

Information to identify the case:

Debtor 1	<u>Almaria H. Wheeler</u>	Social Security number or ITIN	xxx-xx-0802
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 10-24638-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Almaria H. Wheeler

1/9/17

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Almaria H. Wheeler
DebtorCase No. 10-24638-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 3
Total Noticed: 35

Date Rcvd: Jan 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2017.

db
12720022 +Almaria H. Wheeler, 1335 Laketon Road, Wilkinsburg, PA 15221-1831
12701347 +AAS Debt Recovery, Inc., P.O. Box 129, Monroeville, PA 15146-0129
13264687 +Allied Interstate, Inc., 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689
+Bank of America, National Association, C/o JPMorgan Chase Bank, N.A., 3415 Vision Drive,
Dept oh4-7119, Columbus, OH 43219-6009
12701348 #+California Recovery Bureau, 135 Vallecitos De Oro, Suite G, San Marcos, CA 92069-1461
12720026 +Chase, P.O. Box 523, Madison, MS 39130-0523
12701349 +Chase Student Loan Servicing, LLC, P.O. Box 522, Madison, MS 39130-0522
13101418 +Chase Student Loans, PO Box 901005, Ft. Worth, TX 76101-2005
13164818 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
Pittsburgh, PA 15219
12701350 +EMC Mortgage, 800 State Highway 121 Bypass, Lewisville, TX 75067-4180
12919340 +Home Plus Finance Corporation, 2143 South Sepulveda Boulevard, 2nd Flr,
Los Angeles, CA 90025-5733
13069357 +Homeplus Finance Corporation, c/o Davis Davis Attorneys, 393 Vanadium Road, Ste 300,
Pittsburgh PA 15243-1478
13228769 +Homeplus Finance Corporation, 600 Lairport Street, El Segundo, CA 90245-5004
12701352 +NCO Financial, P.O.Box 15630, Dept. 99, Wilmington, DE 19850-5630
12720034 NCO Financial Systems, Inc., PO Box 13574, Philadelphia, PA 19101
12701353 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
12701354 +Peoples Natural Gas, P.O Box 86190, Pittsburgh, PA 15221-0190
12720039 +TRIAD FINANCIAL CORP, 5201 RUFÉ SNOW DRIVE, SUITE 400, NORTH RICHLAND HILLS TX 76180-6036
(address filed with court: Triad Financial, 7711 Centre Avenue, Suite 250,
Huntington Beach, CA 92674)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2017 01:55:00 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: AIS.COM Jan 10 2017 01:33:00 Midland Funding LLC by American InfoSource LP as a,
PO Box 4457, Houston, TX 77210-4457
cr EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
12720023 +Fax: 412-391-1945 Jan 10 2017 01:55:54 ACBA Federal Credit Union, 400 Stanwix, Suite 870,
Pittsburgh, PA 15222-1321
12919339 +E-mail/Text: cms-bk@cms-collect.com Jan 10 2017 01:54:42 Capital Management,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
12720029 +E-mail/Text: bknotice@ercollections.com Jan 10 2017 01:55:19 Enhanced Recovery Corporation,
8014 Bayberry Road, Jacksonville, FL 32256-7412
13164829 EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Equable Ascent Financial, LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
12720030 +EDI: RMSC.COM Jan 10 2017 01:33:00 GEMB/Sams Club, PO Box 981400,
El Paso, TX 79998-1400
13527684 EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Granite Recovery LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
13090037 +EDI: IRS.COM Jan 10 2017 01:33:00 INTERNAL REVENUE SERVICE, 1000 LIBERTY AVENUE ROOM 705,
PITTSBURGH, PA 15222-4014
13306239 EDI: JEFFERSONCAP.COM Jan 10 2017 01:34:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
12720032 +EDI: RESURGENT.COM Jan 10 2017 01:33:00 LVNV Funding LLC, PO Box 10584,
Greenville, SC 29603-0584
13537622 EDI: AIS.COM Jan 10 2017 01:33:00 Midland Funding LLC, by American InfoSource LP as agent,
PO Box 4457, Houston, TX 77210-4457
13527685 EDI: RECOVERYCORP.COM Jan 10 2017 01:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12720038 +EDI: DRIV.COM Jan 10 2017 01:34:00 Santander Consumer USA, 8585 N. Stemmons Fwy Ste 1100,
Dallas, TX 75247-3822
12701356 +E-mail/Text: BankruptcyNotice@upmc.edu Jan 10 2017 01:55:46 UPMC Physician Services,
1650 Metropolitan Street, Third Floor - Customer Service, Pittsburgh, PA 15233-2213
12720041 +EDI: VERIZONEAST.COM Jan 10 2017 01:34:00 Verizon Penn, 500 Technology Drive,
Weldon Springs, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, National Association
cr Duquesne Light Company
cr U.S. Bank, N.A., successor trustee to LaSalle Bank
cr U.S. Bank, N.A., successor trustee to LaSalle Bank

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 35

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cr* +Homeplus Finance Corporation, c/o Davis Davis Attorneys, 393 Vanadium Road Suite 300,
Pittsburgh, PA 15243-1478
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD, MN 56302-9617)
12720024* +Allied Interstate, Inc., 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7689
12720025* +California Recovery Bureau, 135 Vallecitos De Oro, Suite G, San Marcos, CA 92069-1461
12925609* +Capital Management, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
12720027* +Chase Student Loan Servicing, LLC, P.O. Box 522, Madison, MS 39130-0522
12720028* +EMC Mortgage, 800 State Highway 121 Bypass, Lewisville, TX 75067-4180
12925610* +Home Plus Finance Corporation, 2143 South Sepulveda Boulevard, 2nd Flr,
Los Angeles, CA 90025-5733
12701351* Internal Revenue Service, Special Procedures Branch, P.O. Box 628, Pittsburgh, PA 15230
12720031* Internal Revenue Service, Special Procedures Branch, P.O. Box 628, Pittsburgh, PA 15230
12720033* +NCO Financial, P.O.Box 15630, Dept. 99, Wilmington, DE 19850-5630
12720035* +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
12720036* +Peoples Natural Gas, P.O. Box 86190, Pittsburgh, PA 15221-0190
12720037* +RJM Acquisitions Funding, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
13092133* +Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
12720040* +UPMC Physician Services, 1650 Metropolitan Street, Third Floor - Customer Service,
Pittsburgh, PA 15233-2213
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13674458 ##+Pooling and Servicing Agreement- Bear S, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
12701355 ##+RJM Acquisitions Funding, LLC, 575 Underhill Blvd., Suite 224, Syosset, NY 11791-3416
13092135 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 4, * 16, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 9, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle
Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I
Trust 2004-HE11, Asset-Backed Certificates Series 2004-HE11, ecfmail@mwc-law.com
Franklin L. Robinson, Jr. on behalf of Plaintiff Almaria H. Wheeler frobi69704@aol.com,
flrlegal@excite.com
Franklin L. Robinson, Jr. on behalf of Debtor Almaria H. Wheeler frobi69704@aol.com,
flrlegal@excite.com
James Warmbrodt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle Bank
National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust
2004-HE11, Asset-Backed Certificates Series 2004-HE11 bkgroup@kmlawgroup.com
Kevin T. McQuail on behalf of Creditor Bank of America, National Association
ecfmail@mwc-law.com
Matthew Christian Waladt on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle
Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I
Trust 2004-HE11, Asset-Backed Certificates Series 2004-HE11 mwaladt@milsteadlaw.com,
bkecf@milsteadlaw.com

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: Jan 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Matthew John McClelland on behalf of Creditor U.S. Bank, N.A., successor trustee to LaSalle
Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I
Trust 2004-HE11, Asset-Backed Certificates Series 2004-HE11 bkgroup@kmlawgroup.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Reed J. Davis on behalf of Defendant Home Plus Finance Corporation rjd@ddapc.com,
lad@ddapc.com
Reed J. Davis on behalf of Creditor Homeplus Finance Corporation rjd@ddapc.com, lad@ddapc.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 12